


Fremont
First Time Homebuyer Program

NEXT STEPS

Now that I have completed the City of Fremont's First Time Homebuyer Class, what are my next steps?



Step
1

If your household is eligible to participate in the program, you will receive an eligibility determination letter, a class certificate, an Approved Lender's List and Welcome to the Neighborhood street ranges in the mail.



Step
2

Call a Lender from our Approved Lender List (enclosed).



Step
3

Ask the Lender for a pre-approved loan amount letter. This way, you'll have in writing the exact price you can afford to pay for a home. Afterwards, remember to add an extra \$40K to your purchasing power to account for City of Fremont's loan.



Step
4

Select a real estate agent that specializes in working with first time homebuyers. The agent is the best person to assist you to find a home in your price range. Please remember that you must buy a home in Fremont. If you are not using CalHFA financing, you must put in at least 1% of your own money for the purchase.



Step
5

Once you have found a home and your offer has been accepted, please contact a lender or inform the lender you have been working with from our Approved Lender's List. The lender will place a request for City of Fremont loan funds. Please note that City of Fremont funds are reserved on a first-come first-served basis.

Good luck with your home search!